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United States Bankruptcy C Eastern District of New York	Voluntary Petition								
Name of Debtor (if individual, enter Last, First, Middle):  Russo, William	Name of Joint Debtor (Spous	Name of Joint Debtor (Spouse)(Last, First, Middle):							
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):								
Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-7537	Soc. Sec./Tax I.D. No. (if more than one, state all):								
Street Address of Debtor (No. & Street, City, State & Zip Code): 610 Victory Blvd., Apt. 5L Staten Island, New York 10301	Street Address of Joint Debto	Street Address of Joint Debtor (No. & Street, City, State & Zip Code):							
County of Residence or of the Principal Place of Business: RICHMOND	County of Residence or of the Principal Place of Business:	е							
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Deb	otor (if different from street address):							
Location of Principal Assets of Business Debtor (if different from address above):									
Information Regarding the Do	ebtor (Check the Applic	cable Boxes)							
VENUE(Check any applicable box)									
<ul> <li>☑ Debtor has been domiciled or has had a residence, principal place of be of this petition or for a longer part of such 180 days than in any other.</li> <li>☑ There is a bankruptcy case concerning debtor's affiliate, general partream</li> </ul>	er District.	, , , , , , , , , , , , , , , , , , ,							
Type of Debtor (Check all boxes that apply)	Chapter or Section	of Bankruptcy Code Under Which							
☐ Individual(s) ☐ Railroad ☐ Stockbroker	the Petitio	on is Filed (Check one box)							
□ Corporation       □ Stockbroker         □ Partnership       □ Commodity Broker         □ Other       □ Commodity Broker	☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 13 ☐ Chapter 9 ☐ Chapter 12 ☐ Sec. 304 - Case ancillary to foreign proceeding								
Nature of Debts (Check one box)	-	Fee (Check one box)							
Chapter 11 Small Business (Check all boxes that apply)  Debtor is a small business as defined in 11 U.S.C. § 101 Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)  Business  Filing Fee Attached Filing Fee to be paid in installments (Applicable to individuals only) ing that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.									
Statistical/Administrative Information (Estimates only)  ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.									
Estimated Number of Creditors	99 200-999 1000-over								
Estimated Assets									
	00,001 to \$50,000,001 to More th million \$100 million \$100 mil								
Estimated Debts									
	00,001 to \$50,000,001 to More th million \$100 million \$100 mil								

Voluntary Petition (This page must be completed and filed in every case)	Name of Debtors: Page William Russo						
Prior Bankruptcy Case Filed Within Last 6 V	Years (If more than one, attach additional a	sheet)					
Location Where Filed: NONE	Case Number:	Date Filed:					
Pending Bankruptcy Case Filed by any Spouse, Partner or A	ffiliate of this Debtor (If more than one, at	tach additional sheet)					
Name of Debtor: NONE	Case Number:	Date Filed:					
District:	Relationship:	Judge:					
Sign	atures						
Signature(s) of Debtor(s) (Individual/Joint)	Signature(s) of Debtor (Corpor	ation/Partnership)					
I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and he chosen to file under chapter 7] I am aware that I may proceed under chapter 11, 12 or 13 of title 11, United States Code, understand the relief available un each such chapter, and choose to proceed under chapter 7.  I request relief in accordance with the chapter of title 11, United States Code specified in this petition.	I declare under penalty of perjury that the information is true and correct, and that I have been on behalf of the debtor.  The debtor requests relief in accordance with States Code, specified in this petition.  X	en authorized to file this peti					
$\chi$ s/ William Russo	Not Applicable	_					
Signature of Debtor	Signature of Authorized Individual						
XSignatapplicableDebtor	Print or Type Name of Authorized Individual						
Telephone Number (If not represented by attorney) 6/16/05 Date	Title of Authorized Individual  Date						
Signature of Attorney	Signature of Non-Attorney P	etition Preparer					
X <u>S/ Jay Meyers</u> Signature of Attorney for Debtor( <u>Jay Meyers, Esq.</u> Printed Name of Attorney for Debtor(s)	I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  Not Applicable						
Law Firm of Jay Meyers Firm Name  1688 Victory Boulevard Suite 201	Printed Name of Bankruptcy Petition Preparer  Not Applicable  Social Security Number						
Address Staten Island New York 10314	Address						
718-273-2525 Telephone Number 6/16/05 Date	Names and Social Security numbers of all coor assisted in preparing this document:	ther individuals who prepare					
Exhibit A  (To be completed if debtor is required to file periodic reports (e.g., forms 10Kand 10 Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) Exhibit A is attached and made a part of this petition.  Exhibit B  (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare th 1 have informed the petitioner that [he/she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  X S/ Jay Meyers  6/16/05	If more than one person prepared this doct conforming to the appropriate official form  X Not Applicable Signature of Bankruptcy Petition Preparer  Date  AtA bankruptcy petition preparer's failure to contitle 11 and the Federal Rules of Bankruptcy P or imprisonment or both 11 U.S.C. § 110; 18 U	n for each person.  nply with the provisions of rocedure may result in fines					
Signature of Attorney for Debtor(s)  Date							

# **United States Bankruptcy Court Eastern District of New York**

In re William Russo Case No. xxx-xx-7537 Chapter 7

## **SUMMARY OF SCHEDULES**

#### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS		LIABILITIES	OTHER
A - Real Property	NO	1	\$ 0.00			
B - Personal Property	NO	3	\$ 810.00			
C - Property Claimed As Exempt	NO	1				
D - Creditors Holding Secured Claims	NO	1		\$	0.00	
E - Creditors Holding Unsecured Priority Claims	NO	1		\$	0.00	
F - Creditors Holding Unsecured Nonpriority Claims	NO	1		\$	14.523.17	
G - Executory Contracts and Unexpired Leases	NO	1				
H - Codebtors	NO	1				
I - Current Income of Individual Debtor(s)	NO	1				\$ 3.083.00
J - Current Expenditures of Individual Debtor(s)	NO	1				\$ 3,072.86
Total Number o in ALL Sc	f sheets hedules	12				
		Total Assets >	\$ 810.00			
			Total Liabilities >	\$	14.523.17	

In re: William Russo Case No.

xxx-xx-7537

# **SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Total	>	0.00	

Case No.

## **SCHEDULE B - PERSONAL PROPERTY**

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MAR KET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand	X			
Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		CHECKING ACCOUNT LOCATED AT NORTHFIELD SAVINGS BANK		0.00
Security deposits with public utilities, telephone companies, landlords, and others.	х			
Household goods and furnishings, including audio, video, and computer equipment.		FURNITURE		300.00
Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		CLOTHING		150.00
7. Furs and jewelry.		WATCH MISC JEWELRY		100.00
Firearms and sports, photographic, and other hobby equipment.	х			
Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	х			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	x			
Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
Interests in partnerships or joint ventures. Itemize.	Х			

Case No.

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MAR KET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
х			
Х			
х			
х			
x			
х			
х			
х			
х			
	1984 NISSAN SENTRA WAGON (124,000 miles)		260.00
Х			
Х			
х			
	x x x x x x x x x	X	X

Case No.

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MAR KET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27. Machinery, fixtures, equipment and supplies used in business.	х			
28. Inventory.	Х			
29. Animals.	Х			
30. Crops - growing or harvested. Give particulars.	х			
31. Farming equipment and implements.	Х			
32. Farm supplies, chemicals, and feed.	Х			
33. Other personal property of any kind not already listed. Itemize.	х			
	•	То	tal ≻	\$ 810.00

Schedule B Page 3 of 3

Case No.

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

□ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

☑ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer proof the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or join to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
1984 NISSAN SENTRA WAGON (124,000 miles)	Debtor & Creditor Law § 282	260.00	260.00
CLOTHING	CPLR § 5205(a)(5)	150.00	150.00
FURNITURE	CPLR § 5205(a)(5)	300.00	300.00
WATCH MISC JEWELRY	CPLR § 5205(a)(6)	35.00	100.00

In re: William Russo Case No.

xxx-xx-7537

# **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

oxdot Check this box if debtor has no creditors holding secured claims to report in this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE					

Subtotal > \$0.00

(Total of this page)

Total > \$0.00

the date of adjustment.

Case No.

## **SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

$\checkmark$	Check this box if debtor has no creditors holding secured claims to report in this Schedule E.
ΤY	PES OF PRIORITY CLAIMS
	Extensions of credit in an involuntary case
	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).
	Contributions to employee benefit plans
	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$4000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5
	Deposits by individuals
	Claims of individuals up to \$1,800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).
	Alimony, Maintenance, or Support
	Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution
	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Other Priority Debts
	* Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with repect to cases commenced on or after

In re: William Russo

Case No.

xxx-xx-7537

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

 $\square$  Check this box if debtor has no creditors holding unsecured nonpriority claims to report in this Schedule

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. RU0064  DAVID FLYNN DDS  976 BARD AVENUE  STATEN ISLAND, NEW YORK 10301			MEDICAL DEBT				\$ 325.00
ACCOUNT NO. 5407-0700-0188-8107  HOUSEHOLD CREDIT SERVICES PO BOX 80027 SALINAS, CA 93912-0027			CONSUMER GOODS PURCHASED ON CREDIT				\$ 14,198.17
ACCOUNT NO. 1014818  REGIONAL RADIOLOGY PO BOX 100108  STATEN ISLAND, NY 10310-0108			4/26/05 MEDICAL DEBT				UKNOWN

Subtotal (Total of this page)

\$14,523.17 \$14,523.17

Total

In re: William Russo Case No.

xxx-xx-7537

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

 $\ensuremath{\square}$  Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT

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In re: William Russo Case No. xxx-xx-7537

# **SCHEDULE H - CODEBTORS**

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

In re	William Russo
	xxx-xx-7537

Case No.	

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <b>SINGLE</b>	DEPENDENTS OF DEBTOR AND SPOUSE				
Debtor's Age: 57	NAMES	AC	GE	RELATIONSHIP	
Spouse's Age:	None				
EMPLOYMENT:	DEBTOR		SPOUSE		
Occupation					
How long employed					
Name and Address of Employer					
Income: (Estimate of average	monthly income)		DEBTOR	SPOUSE	
Current monthly gross wages	s, salary, and commissions				
(pro rate if not paid monthly.)		\$	0.00	\$	
Estimated monthly overtime		\$	0.00	\$	
SUBTOTAL		\$ <del></del>	0.00	\$	
LESS PAYROLL DEDUCT	TIONS				
a. Payroll taxes and socia	al security	<del></del>	0.00	<b>\$</b>	
b. Insurance		\$ <u></u>	0.00	\$	
c. Union dues		\$ \$	0.00	\$	
d. Other (Specify)				·	
SUBTOTAL OF PAYROLL DE	EDUCTIONS	\$	0.00	\$	
TOTAL NET MONTHLY TAKE	HOME PAY	\$	0.00	\$	
Regular income from operation	on of business or profession or farm	<u> </u>			
(attach detailed statement)		\$	0.00	\$	
Income from real property		\$ —	0.00	\$	
Interest and dividends		\$ —	0.00	\$	
	port payments payable to the debtor for th	ne			
debtor's use or that of depend Social security or other gover	dents listed above. nment assistance	\$ —	0.00	\$	
(Specify) SOCIAL SECURITY			1,032.00	¢	
Pension or retirement income		\$	551.00	\$ \$	
	•	Ψ	331.00	Ψ	
Other monthly income (Specify) WORKERS COMPEN	NSATION	\$	1,500.00	\$	
TOTAL MONTHLY INCOME		\$	3,083.00	\$	
TOTAL COMBINED MONTHLY	/ INCOME \$	(Report	also on Summary	of Schedules)	
	rease of more than 10% in any of the abo		_	•	

None

filing of this document:

Case No.

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse". \$ Rent or home mortgage payment (include lot rented for mobile home) 1,000.00 Are real estate taxes included? Yes No Is property insurance included? Yes No \$ Utilities Electricity and heating fuel 63.00 Water and sewer \$ 0.00 \$ 66.77 Telephone Other CABLE 72.08 \$ \$ Home Maintenance (Repairs and upkeep) 200.00 Food \$ 450.00 Clothing \$ 75.00 \$ Laundry and dry cleaning 150.00 \$ Medical and dental expenses 350.00 Transportation (not including car payments) \$ 350.00 \$ Recreation, clubs and entertainment, newspapers, magazines, etc. 100.00 Charitable contributions \$ 10.00 Insurance (not deducted from wages or included in home mortgage payments Homeowner's or renter's \$ 0.00 Life \$ 0.00 \$ Health 86.01 Auto \$ 100.00 Other \$ Taxes (not deducted from wages or included in home mortgage payments) \$ 0.00 Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan) \$ Auto 0.00 Other \$ \$ Alimony, maintenance or support paid to others 0.00 \$ Payments for support of additional dependents not living at your home 0.00 Regular expenses from operation of business, profession, or farm (attach detailed statement) \$ 0.00 Other \$ \$ TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules) 3,072.86 (FOR CHAPTER 12 AND 13 DEBTORS ONLY) Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval. 0.00 A. Total projected monthly income \$ B. Total projected monthly expenses \$ 0.00 0.00 \$ C. Excess income (A minus B) 0.00 D. Total amount to be paid into plan

(interval)

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#### UNITED STATES BANKRUPTCY COURT

#### **Eastern District of New York**

In re:	William Russo	Case No
	xxx-xx-7537	Chapter 7

#### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None **☑**  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

AMOUNT	SOURCE
\$ 7,518.72	PENSION
\$ 3,626.22	DISTRIBUTION FROM INSURANCE
\$ 7,519.00	PENSION
\$ 3,306.00	PENSION
\$ 3,306.00	SOCIAL SECURITY
\$ 9,000.00	WORKERS COMPENSATION

#### 3. Payments to creditors

None **☑**  a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None **☑**  b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None **☑**  List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None **☑**  a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None **☑**  b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None **☑**  List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None **☑**  List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

LAW OFFICE OF JAY MEYERS 1688 VICTORY BLVD. STATEN ISLAND, NEW YORK 10314 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

**5/11/05**, **5/13/05** 6/9/05

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$300.00, \$300.00

\$200.00

#### Other transfers

None 

M

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petiton is filed, unless the spouses are separated and a joint petition is not filed.)

#### Closed financial

None **☑**  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 12. Safe deposit boxes

None **☑**  List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None **☑**  List all setoffs made by any creditor, including a bank, against a debtor or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None **☑**  List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None **☑**  If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separated address of either spouse.

#### Nature, location and name of business

#### None **☑**

- a. If the debtor is an individual, list the names and addresses of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within two years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more the voting or equity securities within the two years immediately preceding the commencement of this case.
- b. If the debtor is a partnership, list the names and addresses of all businesses in which the debtor was a partner or owned 5 percent or more of the voting securities, within the two years immediately preceding the commencement of this case.
- c. If the debtor is a corporation, list the names and addresses of all business in which the debtor was a partner or owned 5 percent or more of the voting securities within two years immediately preceding the commencement of this case.

#### 17. Books, records and financial statements

None **☑**  a. List all bookkeepers and accountants who within the six years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None 🗹

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None 🗹

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None **☑**  d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

#### 18. Inventories

None 

M

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None 

M

b. List the name and address of the person having possession of the records of each of the two inventories reported in 18a., above.

#### 19. Current Partners, Officers, Directors and Shareholders

None **☑**  a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None **☑** 

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

#### 20. Former partners, officers, directors and shareholders

None **☑**  a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

	If the debtor is a corporation, list all officers, or directors whose relationship with the corporation ated within one year immediately preceding the commencement of this case.
21.	Withdrawals from a partnership or distributions by a corporation
to an i	the debtor is a partnership or corporation, list all withdrawals or distributions credited or given nsider, including compensation in any form, bonuses, loans, stock redemptions, options sed and any other perquisite during one year immediately preceding the commencement case.

Entered 06/16/05 16:02:53

Signature s/ William Russo
William Russo

Case 1-05-19720-jf Doc 1 Filed 06/16/05

Case 1-05-19720-jf Doc 1 Filed 06/16/05 Entered 06/16/05 16:02:53

# UNITED STATES BANKRUPTCY COURT Eastern District of New York

In re:	William Russo	Case No.	
	xxx-xx-7537	Chapter	7

## **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

- 1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
- 2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

Date:	6/16/05	s/ William Russo
		Signature of Debtor

Case 1-05-19720-jf Doc 1 Filed 06/16/05 Entered 06/16/05 16:02:53

In re: William Russo Case No.

xxx-xx-7537

### **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **12** sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 6/16/05	Signature s/ William Russo
	William Russo

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

### **UNITED STATES BANKRUPTCY COURT**

### **Eastern District of New York**

In re:	William Russo xxx-xx-7537			Case No. Chapter	7	
Debtor	AAA-AA-1 001			Onapter	•	
	DISCLOSURE	ΕO	F COMPENSATION OF ATT	(ORNE	Υ	
that o	compensation paid to me within one ye	ear b	Rule 2016(b), I certify that I am the attorney f efore the filing of the petition in bankruptcy, o otor(s) in contemplation of or in connection wi	r agreed to b	be paid to me, for service	98
F	or legal services, I have agreed to acc	cept		\$	800.00	
P	rior to the filing of this statement I have	e rec	ceived	\$	800.00	
Е	Balance Due			\$	0.00	
2. The	source of compensation paid to me w	vas:				
	<b>☑</b> Debtor		Other (specify)			
3. The	source of compensation to be paid to	me i	s:			
	■ Debtor		Other (specify)			
4. <b>Ø</b>	I have not agreed to share the above of my law firm.	e-dis	closed compensation with any other person	unless they	are members and associ	cia
	•		ed compensation with a person or persons wher with a list of the names of the people shar			
5. In re	turn for the above-disclosed fee, I have	e agr	reed to render legal service for all aspects of	the bankrupt	tcy case, including:	
a)	Analysis of the debtor's financial situate a petition under Title 11, United State		n, and rendering advice and assistance to the ode;	debtor(s) in	n determining whether to	f
b)	Preparation and filing of any petition,	, sche	edule, statement of affairs, and other docume	nts required	by the court;	
c)	Representation of the debtor(s) at the	e me	eting of creditors, confirmation hearing and a	ıny adjourne	ed hearings thereof;	
d)	Representation of the debtor in adver	ersary	proceedings and other contested bankruptc	y matters;		
e)	(Other provisions as needed) None					
6. By a	greement with the debtor(s) the above None	e dis	closed fee does not include the following ser	vices:		
			CERTIFICATION			
	rtify that the foregoing is a complete st (s) in this bankruptcy proceeding.	taten	nent of any agreement or agreement for paym	nent to me fo	or representation of the	
Dated	6/16/05					
			s/ Jay Meyers			
			Jay Meyers, Esq, Bar No. 59 Law Firm of Jay Meyers	95		

Attorney for Debtor

# UNITED STATES BANKRUPTCY COURT Eastern District of New York

In re:	William Russo	Case No
	xxx-xx-7537	Chapter 7

# **VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 1 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated:	6/16/05	Signed: s/ William Russo		
		William Russo		
Signed:				
	Jay Meyers, Esq.			
	Bar no. <b>5995</b>			

DAVID FLYNN DDS 976 BARD AVENUE STATEN ISLAND, NEW YORK 10301

HOUSEHOLD CREDIT SERVICES PO BOX 80027 SALINAS, CA 93912-0027

REGIONAL RADIOLOGY
PO BOX 100108
STATEN ISLAND, NY 10310-0108

## CHAPTER 7

### PRE-PETITION SERVICES

Attorney- \$200.00 Paralegal-\$85.00

				Paralegal-\$8	35.00	
1.					of alternatives	, including discussion of alternatives.
		Attorney	Date	03/14/05	1	hour (s)
2.	Meetir	-	to colle	ect information	on necessary fo	r the preparation of the
		Paralegal	Date	05/11/05	1	hour (s)
3.	Prepar	ation of the pe	tition.			
		Paralegal	Date	06/09/05	2.5	hour (s)
4.	Attorn	ey review and	edit of	petition.		
		Attorney	Date	06/09/05	1	hour (s)
5.	Review	w of the petitio	n, exec	ution and fili	ng.	
		Attorney	Date	06/16/05	2	hour (s)
					S\ <u>Jay Me</u> JAY MEY	<u>yers</u> ERS (JM5995)

# UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

www.nyeb.uscourts.gov

# STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2 (b)

DEBTOR(S): William Russo	CASE NO.:
Pursuant to Local Bankruptcy Rule 1073-2(b), the following disclosure concerning Related Cases, to the behalf:	
[NOTE: Cases shall be deemed "Related Cases" § for pur 1073-2 if the earlier case was pending at any time within the debtors in such cases: (i) are the same; (ii) are spouses U.S.C § 101(2); (iv) are general partners in the same com days of the commencement of either of the Related Cases included in the property of another estate under 11 U.S.C	six years before the filing of the new petition, and s or ex-spouses; (iii) are affiliates, as defined in 11 amon general partners; or (vii) have, or within 180 had, an interest in property that was or is
X NO RELATED CASE IS PENDING OR H	AS BEEN PENDING AT ANY TIME.
THE FOLLOWING RELATED CASE(S) I	S PENDING OR HAS BEEN PENDING:
1. CASE NO.: JUDGE:	DISTRICT/DIVISION:
CASE STILL PENDING (Y/N): [If closed]Dat	e of closing:
CURRENT STATUS OF RELATED CASE:	
(Discharged	l/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES ARE RELATED (refer to	o NOTE above): same debtor
REAL PROPERTY LISTED IN DEBTOR'S SCHEDUL LISTED IN SCHEDULE "A" OF RELATED CASE:	E "A" ("REAL PROPERTY") WHICH IS ALSO
2 GAGENO HIDGE	DIGTRICT (DIVIGION)
2. CASE NO.: JUDGE:	DISTRICT/DIVISION:
CASE STILL PENDING (Y/N): [If closed]Date	of closing:
CURRENT STATUS OF RELATED CASE:	l/awaiting discharge, confirmed, dismissed, etc.)
(Dischargea	l/awaiting discharge, confirmed, dismissed, etc.)
MANNER IN WHICH CASES ARE RELATED (refer to	NOTE above):
REAL PROPERTY LISTED IN DEBTOR'S SCHEDUL LISTED IN SCHEDULE "A" OF RELATED CASE:	E "A" ("REAL PROPERTY") WHICH IS ALSO

3.	CASE NO.:	JUDGE:	DISTRICT/DIVISION:
CA	ASE STILL PENDING (	(Y/N): [If close	d]Date of closing:
CI	IRRENT STATUS OF	RELATED CASE:	
CC	ARRENT STATUS OF	(Disc	charged/awaiting discharge, confirmed, dismissed, etc.)
M	ANNER IN WHICH CA	ASES ARE RELATED (	(refer to NOTE above):
RE LIS	EAL PROPERTY LISTI STED IN SCHEDULE	ED IN DEBTOR'S SCH "A" OF RELATED CA	HEDULE "A" ("REAL PROPERTY") WHICH IS ALSO SE:
pre		ot be eligible to be debto	dividuals who have had prior cases dismissed within the ors. Such an individual will be required to file a
TC	BE COMPLETED BY	DEBTOR/PETITION	ER'S ATTORNEY, AS APPLICABLE:
I a	m admitted to practice is	n the Eastern District of	New York (Y/N):
CE	ERTIFICATION (to be s	signed by pro se debtor/J	petitioner or debtor/petitioner's attorney, as applicable):
		perjury that the within be t as indicated elsewhere	ankruptcy case is not related to any case now pending or e on this form.
Sig	gnature of Debtor's Atto	orney	s/ William Russo Signature of Pro Se Debtor/Petitioner
			610 Victory Blvd., 5L Mailing Address of Debtor/ Petitioner
			Staten Island, New York 10301 City, State, Zip Code
			Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

**NOTE:** Any changes in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK	<b>B21</b> (Official Form 21) (2/04)	
In re:  William Russo  Case No.:  Chapter 7  Debtor(s)*  STATEMENT OF SOCIAL SECURITY NUMBER(S)  1. Name of Debtor (enter Last, First, Middle): William Russo	EASTERN DISTRICT OF NEW YOR	RK
Chapter 7  Debtor(s)*  STATEMENT OF SOCIAL SECURITY NUMBER(S)  1. Name of Debtor (enter Last, First, Middle): William Russo	In re:	
Debtor(s)*  STATEMENT OF SOCIAL SECURITY NUMBER(S)  1. Name of Debtor (enter Last, First, Middle): William Russo	William Russo	
STATEMENT OF SOCIAL SECURITY NUMBER(S)  1. Name of Debtor (enter Last, First, Middle): William Russo		Chapter 7
STATEMENT OF SOCIAL SECURITY NUMBER(S)  1. Name of Debtor (enter Last, First, Middle): William Russo		
1. Name of Debtor (enter Last, First, Middle): William Russo		Λ
	STATEMENT OF	SOCIAL SECURITY NUMBER(S)
		,
X Debtor has a Social Security Number and it is: XXX - XX- 7537  (If more than one, state all.)  Debtor does not have a Social Security number.	(If more than one, stat	te all.)
2. Name of Joint Debtor (enter Last, First, Middle):	2. Name of Joint Debtor (enter Last, Firs	st, Middle):
(Check the appropriate box and, if applicable, provide the required information.)		
Joint Debtor has a Social Security Number and it is	(If more than one, stat	te all.)
I declare under penalty of perjury that the foregoing is true and correct.		•
r declare under penalty of perjury that the foregoing is true and correct.	i deciare under penalty of perjury that the	e foregoing is true and correct.
X S/ Wiliam Russo 6/16/05 Signature of Debtor Date		
X	-	Dute

Signature of Joint Debtor

Penalty for making a false statement: Fine of up to \$250,000 or up to 5 years imprisonment or both. 18 U.S.C. §§ 152 and 3571.

Date

<sup>\*</sup>Joint debtors must provide information for both spouses.